

FORM B6A  
(6/90)

In re: Daniel W Chapel , Case No. \_\_\_\_\_  
Debtor (If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Principal residence consisting of a 2000 Hart modular and land located at 2213 W. Madison Road, Hart, MI 49420	Fee Owner		\$ 91,600.00	\$ 91,840.44
Total >			\$ 91,600.00	

(Report also on Summary of Schedules.)

FORM B6B  
(10/89)In re **Daniel W Chapel**

Debtor

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>Cash</b>		<b>70.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account with West Shore Bank</b>		<b>479.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Miscellaneous household goods with no one item valued over \$300.00 - \$2,500.00</b>		<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Clothing</b>		<b>1,000.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.		<b>.35 Remington (bi-centennial edition) \$350.00; .22 single shot \$50; Winston 30.06 \$200; 12 gauge Remington Pump - \$125.00; .22 Remington bolt action - \$100.00; .22 Marlin semi-automatic - \$100.00</b>		<b>925.00</b>
		<b>1 set of golf clubs - \$50.00</b>		<b>50.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			

FORM B6B  
(10/89)In re **Daniel W Chapel**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1989 Ford Van E150</b>		<b>500.00</b>
		<b>1994 GMC Jimmy</b>		<b>500.00</b>
		<b>1999 CR 80 Honda motorcycle</b>		<b>1,000.00</b>
		<b>2003 YZ 250 Yamaha motorcycle</b>		<b>3,000.00</b>
		<b>2003 YZ 450 Yamaha Motorcycle</b>		<b>3,000.00</b>
24. Boats, motors, and accessories.	<b>X</b>			

FORM B6B  
(10/89)In re **Daniel W Chapel**

Debtor

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.		<b>5 old snowmobiles</b>		<b>1,000.00</b>
<u>2</u> continuation sheets attached				<b>Total \$ 14,024.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C  
(6/90)In re Daniel W Chapel, Case No. \_\_\_\_\_  
Debtor. (If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
.35 Remington (bi-centennial edition) \$350.00; .22 single shot \$50; Winston 30.06 \$200; 12 gauge Remington Pump - \$125.00; .22 Remington bolt action - \$100.00; .22 Marlin semi-automatic - \$100.00	11 USC § 522(d)(5)	925.00	925.00
1 set of golf clubs - \$50.00	11 USC § 522(d)(5)	50.00	50.00
1989 Ford Van E150	11 USC § 522(d)(5)	500.00	500.00
1994 GMC Jimmy	11 USC § 522(d)(5)	500.00	500.00
1999 CR 80 Honda motorcycle	11 USC § 522(d)(5)	1,000.00	1,000.00
2003 YZ 250 Yamaha motorcycle	11 USC § 522(d)(5)	3,000.00	3,000.00
2003 YZ 450 Yamaha Motorcycle	11 USC § 522(d)(2) 11 USC § 522(d)(5)	2,950.00 50.00	3,000.00
5 old snowmobiles	11 USC § 522(d)(5)	1,000.00	1,000.00
Cash	11 USC § 522(d)(5)	70.00	70.00
Checking account with West Shore Bank	11 USC § 522(d)(5)	398.90	479.00
Clothing	11 USC § 522(d)(3)	1,000.00	1,000.00
Miscellaneous household goods with no one item valued over \$300.00 - \$2,500.00	11 USC § 522(d)(3)	2,500.00	2,500.00

FORM B6D  
(12/03)In re: **Daniel W Chapel**

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>504415985</b>  <b>Green Tree</b> <b>Mailstop L800M</b> <b>800 Landmark Towers</b> <b>345 St. Peter Street</b> <b>St. Paul, MN 55102</b>  <b>Green Tree</b> <b>P.O. Box 94710</b> <b>Palatine, IL 60094-4710</b>  <b>Green Tree Servicing, LLC</b> <b>1400 Turbine Drive, Suite 200</b> <b>Rapid City, SD 57703</b>		<b>First Lien on Residence</b> <b>Principal residence consisting of a</b> <b>2000 Hart modular and land located</b> <b>at 2213 W. Madison Road, Hart, MI</b> <b>49420</b>  <b>VALUE \$91,600.00</b>				<b>90,560.44</b>	<b>0.00</b>
ACCOUNT NO. <b>002-022-100-08</b>  <b>Oceana County Treasurer</b> <b>P.O. Box 227</b> <b>Hart, MI 49420</b>		<b>Statutory Lien</b> <b>Principal residence consisting of a</b> <b>2000 Hart modular and land located</b> <b>at 2213 W. Madison Road, Hart, MI</b> <b>49420 - 2004 property taxes</b>  <b>VALUE \$91,600.00</b>				<b>957.55</b>	<b>0.00</b>
ACCOUNT NO. <b>64-002-022-100-08</b>  <b>Weare Township</b> <b>Linda Dykema, Treasurer</b> <b>5550 N. Oceana Drive</b> <b>Hart, MI 49420</b>		<b>Statutory Lien</b> <b>Principal residence consisting of a</b> <b>2000 Hart modular and land located</b> <b>at 2213 W. Madison Road, Hart, MI</b> <b>49420 - 2005 Summer tax</b>  <b>VALUE \$91,600.00</b>				<b>322.45</b>	<b>0.00</b>

0 Continuation sheets attached

**Subtotal** >  
(Total of this page)  
**Total** >  
(Use only on last page)

**\$91,840.44****\$91,840.44**

(Report total also on Summary of Schedules)

Form B6E  
(04/04)In re **Daniel W Chapel**

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.  
(04/04)

In re Daniel W Chapel, Case No. \_\_\_\_\_  
Debtor (If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. <b>Internal Revenue Service District Director Department of Treasury Cincinnati, OH 45999 Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114</b>		<b>Notice</b>				<b>0.00</b>	<b>0.00</b>
ACCOUNT NO. <b>Michigan Department of Treasury Treasury Building P.O. Box 15128 Lansing, MI 48922</b>		<b>Notice</b>				<b>0.00</b>	<b>0.00</b>



Form B6F (12/03)

In re **Daniel W Chapel** Debtor Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4366-1630-4588-8753</b>						<b>16,006.88</b>
<b>Chase Bank One</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850-5298</b>		<b>Credit Card purchases</b>				
<b>Chase Bank One</b> <b>P.O. Box 94014</b> <b>Palatine, IL 60094-4014</b>						

Continuation sheets attached

Subtotal >

Total >

<b>\$16,006.88</b>
<b>\$16,006.88</b>

(Report also on Summary of Schedules)

Form B6G

(10/89)

In re: Daniel W Chapel

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H  
(6/90)

In re: **Daniel W Chapel** \_\_\_\_\_, Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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Form B6I  
(12/03)In re **Daniel W Chapel**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

Debtor's Marital Status: <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation <b>Service Technician</b>		
Name of Employer <b>Country Acres</b>		
How long employed <b>2 years</b>		
Address of Employer <b>706 State Street Hart, MI</b>		

**Income:** (Estimate of average monthly income)Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ <u>1,256.67</u>	\$ _____
\$ <u>0.00</u>	\$ _____

Estimated monthly overtime

\$ _____	\$ _____
----------	----------

SUBTOTAL

\$ <u>1,256.67</u>	\$ _____
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LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>226.07</u>	\$ _____
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b. Insurance

\$ <u>0.00</u>	\$ _____
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c. Union dues

\$ <u>0.00</u>	\$ _____
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d. Other (Specify) \_\_\_\_\_

\$ <u>0.00</u>	\$ _____
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SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>226.07</u>	\$ _____
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TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>1,030.60</u>	\$ _____
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Regular income from operation of business or profession or farm  
(attach detailed statement)

\$ <u>0.00</u>	\$ _____
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Income from real property

\$ <u>0.00</u>	\$ _____
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Interest and dividends

\$ <u>0.00</u>	\$ _____
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Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

\$ <u>0.00</u>	\$ _____
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Social security or other government assistance  
(Specify) \_\_\_\_\_

\$ <u>0.00</u>	\$ _____
----------------	----------

Pension or retirement income

\$ <u>0.00</u>	\$ _____
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Other monthly income

(Specify) \_\_\_\_\_

\$ <u>0.00</u>	\$ _____
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TOTAL MONTHLY INCOME

\$ <u>1,030.60</u>	\$ _____
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TOTAL COMBINED MONTHLY INCOME

**\$ 1,030.60**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following  
the filing of this document:**NONE**

Form B6J  
(6/90)In re **Daniel W Chapel**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>700.00</u>
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	<u>150.00</u>
Water and sewer	\$	<u>0.00</u>
Telephone	\$	<u>50.00</u>
Other <b>Cell phones</b>	\$	<u>55.00</u>
<b>Dish Network</b>	\$	<u>50.00</u>
Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
Food	\$	<u>217.00</u>
Clothing	\$	<u>25.00</u>
Laundry and dry cleaning	\$	<u>0.00</u>
Medical and dental expenses	\$	<u>0.00</u>
Transportation (not including car payments)	\$	<u>217.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>50.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>100.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>150.00</u>
Other _____	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Alimony, maintenance or support paid to others	\$	<u>435.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,199.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each _____	\$	_____
(interval)		

Form B6  
(6/90)

**United States Bankruptcy Court  
Western District of Michigan**

In re **Daniel W Chapel**

Case No.

Chapter **7**

## SUMMARY OF SCHEDULES

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 91,600.00		
B - Personal Property	YES	3	\$ 14,024.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 91,840.44	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 16,006.88	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,030.60
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,199.00
Total Number of sheets in ALL Schedules ➤		13			
Total Assets ➤			\$ 105,624.00		
Total Liabilities ➤				\$ 107,847.32	

Official Form 6 - Cont.  
(12/03)

In re: **Daniel W Chapel**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **9/14/2005**

Signature: **/s/ Daniel W Chapel**  
**Daniel W Chapel**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)